

| | | | |
|--|---|--------------------|----------------|
| Information to identify the case: | | | |
| Debtor 1 | Joseph A Carlino | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 | | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court | WESTERN DISTRICT OF PENNSYLVANIA | | |
| Case number: | 18-23811-GLT | | |
| Social Security number or ITIN | | xxx-xx-6214 | |
| EIN | | --_----- | |
| Social Security number or ITIN | | ----- | |
| EIN | | --_----- | |
| Date case filed in chapter | | 7 | 9/27/18 |
| Date case converted to chapter | | 13 | 12/6/18 |

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | About Debtor 1: | About Debtor 2: |
|--|--|---|
| 1. Debtor's full name | Joseph A Carlino | |
| 2. All other names used in the last 8 years | | |
| 3. Address | 3906 Logans Ferry Rd. Monroeville, PA 15146 | |
| 4. Debtor's attorney Name and address | David J. Romito 117 Fox Plan Road, Suite 303 Monroeville, PA 15146 | Contact phone 412-373-5578 Email: romitoesq@verizon.net |
| 5. Bankruptcy trustee Name and address | Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219 | Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com |
| 6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . | U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 | Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 12/11/18 |

For more information, see page 2

| | | |
|--|--|--|
| 7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. | January 28, 2019 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. | Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219 |
| 8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. | <div style="display: flex; justify-content: space-between;"> <div> Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </div> <div> Filing deadline: 3/29/19 </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> Deadline for all creditors to file a proof of claim (except governmental units): </div> <div> Filing deadline: 2/14/19 </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> Deadline for governmental units to file a proof of claim: </div> <div> Filing deadline: 3/26/19 </div> </div> <hr/> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <div style="display: flex; justify-content: space-between;"> <div> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> Filing deadline: 30 days after the conclusion of the meeting of creditors </div> </div> | |
| 9. Filing of plan | The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 1/28/19 at 11:00 AM , Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219 | |
| 10. Creditors with a foreign address | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. | |
| 11. Filing a chapter 13 bankruptcy case | Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. | |
| 12. Exempt property | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline. | |
| 13. Discharge of debts | Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8. | |

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Joseph A Carlino
 Debtor

Case No. 18-23811-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: aala
 Form ID: 309I

Page 1 of 2
 Total Noticed: 44

Date Rcvd: Dec 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 13, 2018.

db +Joseph A Carlino, 3906 Logans Ferry Rd., Monroeville, PA 15146-1238
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 aty +Kenneth Steidl, Steidl & Steinberg, Suite 2830 Gulf Tower, 707 Grant Street,
 Pittsburgh, PA 15219-1908
 aty +Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower,
 Pittsburgh, PA 15219-1945
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 14922045 AES/PHEAA-Adv, PO Box 61047, Harrisburg, PA 17106-1047
 14922046 +Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
 14922054 Capital One Bank, PO Box 71087, Charlotte, NC 28272-1087
 14922057 Citibank (South Dakota), N.A., PO Box 6191, Sioux Falls, SD 57117-6191
 14922061 First National Bank Omaha, PO Box 2557, Omaha, NE 68103-2557
 14922062 First National Bank Omaha, PO Box 3696, Omaha, NE 68103-0696
 14922066 Merrick Bank, PO Box 660175, Dallas, TX 75266-0175
 14922068 Nationwide Credit, Inc., PO Box 14581, Des Moines, IA 50306-3581
 14922071 PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180
 14922070 PNC Bank, PO Box 856177, Louisville, KY 40285-6177
 14922072 PNC Bank, N.A., PO Box 5570, Cleveland, OH 44101-0570
 14922069 Phillips & Cohen Associates, Ltd., PO Box 5790, Hauppauge, NY 11788-0164
 14922077 Pressler & Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
 14922078 #+Ratchford Law Group, PC, 409 Lackawanna Ave, Suite 320, Scranton, PA 18503-2059
 14922079 State Collection Service, Inc., PO Box 6250, Madison, WI 53716-0250
 14922080 +State Collection Service, Inc., 2509 S. Stoughton Rd, Madison, WI 53716-3314
 14922081 +Valley Honda, 4221 William Penn Highway, Monroeville, PA 15146-2788

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: romitoesq@verizon.net Dec 12 2018 03:04:15 David J. Romito,
 117 Fox Plan Road, Suite 303, Monroeville, PA 15146
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 12 2018 03:04:43 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Dec 12 2018 03:04:55
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 cr +E-mail/Text: kburkley@bernsteinlaw.com Dec 12 2018 03:05:25 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 14922049 +EDI: RESURGENT.COM Dec 12 2018 08:05:00 Cach, LLC, c/o Resurgent Capital Services, LP,
 PO Box 10466, Greenville, SC 29603-0466
 14922047 +EDI: RESURGENT.COM Dec 12 2018 08:05:00 Cach, LLC, 4340 S Monaco St Unit 2,
 Denver, CO 80237-3485
 14922048 +EDI: RESURGENT.COM Dec 12 2018 08:05:00 Cach, LLC, PO Box 1269,
 Greenville, SC 29602-1269
 14922050 EDI: CAPITALONE.COM Dec 12 2018 08:05:00 Capital One Bank, PO Box 71083,
 Charlotte, NC 28272-1083
 14922051 +EDI: CAPITALONE.COM Dec 12 2018 08:05:00 Capital One Bank, PO Box 30281,
 Salt Lake City, UT 84130-0281
 14922053 EDI: CAPITALONE.COM Dec 12 2018 08:05:00 Capital One Bank, PO Box 30285,
 Salt Lake City, UT 84130-0285
 14922056 EDI: MERRICKBANK.COM Dec 12 2018 08:04:00 Carson Smithfield, PO Box 660397,
 Dallas, TX 75266-0397
 14922055 +EDI: MERRICKBANK.COM Dec 12 2018 08:04:00 Carson Smithfield, PO Box 9216,
 Old Bethpage, NY 11804-9016
 14922058 +EDI: CITICORP.COM Dec 12 2018 08:05:00 Citibank, N.A., PO Box 6286,
 Sioux Falls, SD 57117-6286
 14922059 EDI: RCSFNBMARIN.COM Dec 12 2018 08:04:00 Credit One Bank, PO Box 98873,
 Las Vegas, NV 89193-8873
 14922060 E-mail/Text: bankruptcy.bnc@ditech.com Dec 12 2018 03:04:31 Ditech, PO Box 6172,
 Rapid City, SD 57709-6172
 14922063 EDI: CITICORP.COM Dec 12 2018 08:05:00 Home Depot/Citibank, PO Box 6497,
 Sioux Falls, SD 57117-6497
 14922064 EDI: CBSKOHL.COM Dec 12 2018 08:04:00 Kohl's/Capital One, PO Box 3115,
 Milwaukee, WI 53201-3115
 14922065 +EDI: MERRICKBANK.COM Dec 12 2018 08:04:00 Merrick Bank, PO Box 9201,
 Old Bethpage, NY 11804-9001
 14922067 EDI: MID8.COM Dec 12 2018 08:04:00 Midland Credit Management, Inc.,
 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
 14922074 EDI: PRA.COM Dec 12 2018 08:04:00 Portfolio Recovery Associates, LLC, 120 Corporate Blvd.,
 Norfolk, VA 23502
 14922073 EDI: PRA.COM Dec 12 2018 08:04:00 Portfolio Recovery Associates, LLC,
 120 Corporate Blvd. Ste 100, Norfolk, VA 23502-4962
 14922076 EDI: PRA.COM Dec 12 2018 08:04:00 Portfolio Recovery Associates, LLC,
 Litigation Department, 120 Corporate Blvd. East, Norfolk, VA 23502-9901

District/off: 0315-2

User: aala
Form ID: 309I

Page 2 of 2
Total Noticed: 44

Date Rcvd: Dec 11, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr DITECH FINANCIAL LLC
14922052* Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
14922075* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 12903,
Norfolk, VA 23541)

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 13, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 11, 2018 at the address(es) listed below:

David J. Romito on behalf of Debtor Joseph A Carlino romitoesq@verizon.net,
romitoesq@comcast.net
James Warmbrodt on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com
Kenneth Steidl on behalf of Debtor Joseph A Carlino julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st
eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-ste
inberg.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
DMcKay@bernsteinlaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Robert Shearer on behalf of Trustee Robert Shearer information@robertshearer.com,
rshearer@ecf.epiqsystems.com;rspclaw@gmail.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7